REFERENCE(S)

- 1. The Trustees of the Public Service Aid Society (PSAS) have carefully reviewed the ways in which the Society can be of greatest service to Organization employees. One of the principles which the Society has accepted since its inception is that time is of the essence in making funds available to those employees who face emergency situations. The Trustees have therefore taken steps to ensure that a quorum of the Executive Committee will be readily available at all times, a practice which has permitted the Society to act within a few hours.
- 2. The Trustees have agreed to decentralize to the Chiefs of Station and Base the authority to make short-term loans in those meritorious cases which cannot adequately be handled in accordance with current procedures. The Society will deposit funds with the Comptroller for this purpose. The maximum amount of a Field authorized loan shall be \$200.00 or, if emergency travel is required, the cost of one round trip fare for the employee or his spouse plus 10 percent for expenses. This authority to make such loans is granted only to the Chief (or Acting Chief) of Station or Base. It must be done personally by him and he must certify to PSAS that he has reviewed all of the evidence in the case and is himself satisfied as to the action taken.
- 3. The limited funds available to the Society to be used for this purpose must be managed with the greatest care. For this reason, you are asked to grant loans only when the following conditions are met:
  - a. The case is one of real and unpreventable emergency as, for example, the death or very serious illness of next of kin, requiring travel to our country. By unpreventable we mean, in the case of illness, that the individual concerned has suddenly and unexpectedly received news that his presence is required and that he must travel immediately. If an individual has known for a period of time that he might be called upon at any moment to depart, we would expect him to arrange in advance for funds through a Credit Union loan, accumulation of a checking or savings account reserve, through the establishment of a commercial line of credit, or through insurance coverage.
  - b. Also, there must be no other way for the individual to establish credit (through the Credit Union or through a FSAS loan approved at Headquarters, etc.) in sufficient time to meet the crisis. If emergency travel is involved, this means that the emergency must be such that the individual must depart from overseas within less than 48 hours from the time he receives notification of the emergency.
- 4. In exercising your responsibility in the handling of PSAS funds for emergency needs, you are required and authorized to insist that adequate evidence be submitted to you by the individual concerned to establish that a real need exists for an emergency loan. It will be necessary for you to cite the evidence that you have examined and to give your reason for granting the loan in a follow-up dispatch to Headquarters. In placing this responsibility in your hands, the Trustees do not envision the need for any further controls. There will, of course, be borderline decisions and it is the Trustees intention that you be free to exercise your judgment in the interest of organization personnel and in the interest of conducting the affairs of the Society on a sound, realistic, and equitable basis.

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